

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Derek Fountain
 Atera Fountain
 Debtors

Case No. 13-13137-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Dec 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2018.

db/jdb +Derek Fountain, Atera Fountain, 5609 Springfield Avenue, Philadelphia, PA 19143-4718
 13079935 +Jefferson University Hospitals, c/o Rebecca Hunt Agent, 2509 S. Stoughton Road,
 PO Box 6250, Madison, WI 53716-0250
 13129243 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, Attn: Bankruptcy Department,
 PO Box 630267, Irving, TX 75063)
 13019855 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 13259037 +Teresa Brady, Esquire, 210 East Girard Avenue, Philadelphia, PA 19125-3993

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: megan.harper@phila.gov Dec 08 2018 03:30:41 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 08 2018 03:29:35
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 08 2018 03:30:18 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13078572 +EDI: CINGMIDLAND.COM Dec 08 2018 08:13:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,
 KAREN A. CAVAGNARO - PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
 13117571 EDI: AIS.COM Dec 08 2018 08:13:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13104440 +EDI: ACCE.COM Dec 08 2018 08:13:00 Asset Acceptance LLC, Po Box 2036,
 Warren MI 48090-2036
 13072315 +E-mail/Text: bncmail@w-legal.com Dec 08 2018 03:30:08 CERASTES, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13086561 +EDI: JEFFERSONCAP.COM Dec 08 2018 08:13:00 COLLECTO US ASSET MANAGEMNT, INC.,
 c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
 13117661 EDI: RECOVERYCORP.COM Dec 08 2018 08:13:00 Capital Recovery V, LLC,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 13121400 EDI: JEFFERSONCAP.COM Dec 08 2018 08:13:00 DENOVUS CORPORATION LTD,
 c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
 13332759 +EDI: PRA.COM Dec 08 2018 08:13:00 PRA Receivables Management, LLC, POB 41067,
 Norfolk, VA 23541-1067
 13025443 E-mail/Text: ebn@vativrecovery.com Dec 08 2018 03:29:03 Palisades Acquisition IX LLC,
 Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX LL,
 PO Box 40728, Houston, TX 77240-0728

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2018 at the address(es) listed below:

CARLA A. K. JAROSZ on behalf of Creditor NationStar Mortgage, LLC CarlaJ@w-legal.com
 KEVIN G. MCDONALD on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 bkgroup@kmlawgroup.com

District/off: 0313-2

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
TERESA BRADY on behalf of Joint Debtor Atera Fountain bankruptcy_queen@yahoo.com
TERESA BRADY on behalf of Debtor Derek Fountain bankruptcy_queen@yahoo.com
THOMAS R. WASKOM on behalf of Creditor RBS CITIZENS NA kbell@hunton.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R ecfemail@FredReigleCh13.com, ECF_FRPA@Trusteel3.com

TOTAL: 8

Information to identify the case:			
Debtor 1	Derek Fountain		
	First Name	Middle Name	Last Name
Debtor 2	Atera Fountain		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 13-13137-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Derek Fountain

Atera Fountain

12/6/18

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.